

terri betts <tbetts7670@hotmail.com> on 08/21/2008 09:20:02 PM

**Subject:** Regulation AA

Aug 21, 2008

Federal Reserve Board Email comments

Dear Email comments,

It's really no wonder why so many people have to file bankruptcy. They

send you credit card after credit card, not too mention those checks to cash. In this oh so tough economy people really have no choice but to use credit cards to survive. The high interest fees are killing everybody and forcing them to go bankrupt. These companies really need to stop raking us through the coals and it may help them.

Sincerely,

Miss terri betts  
165 Chadsey Rd  
North Kingstown, RI 02852-1962